HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: October 2016

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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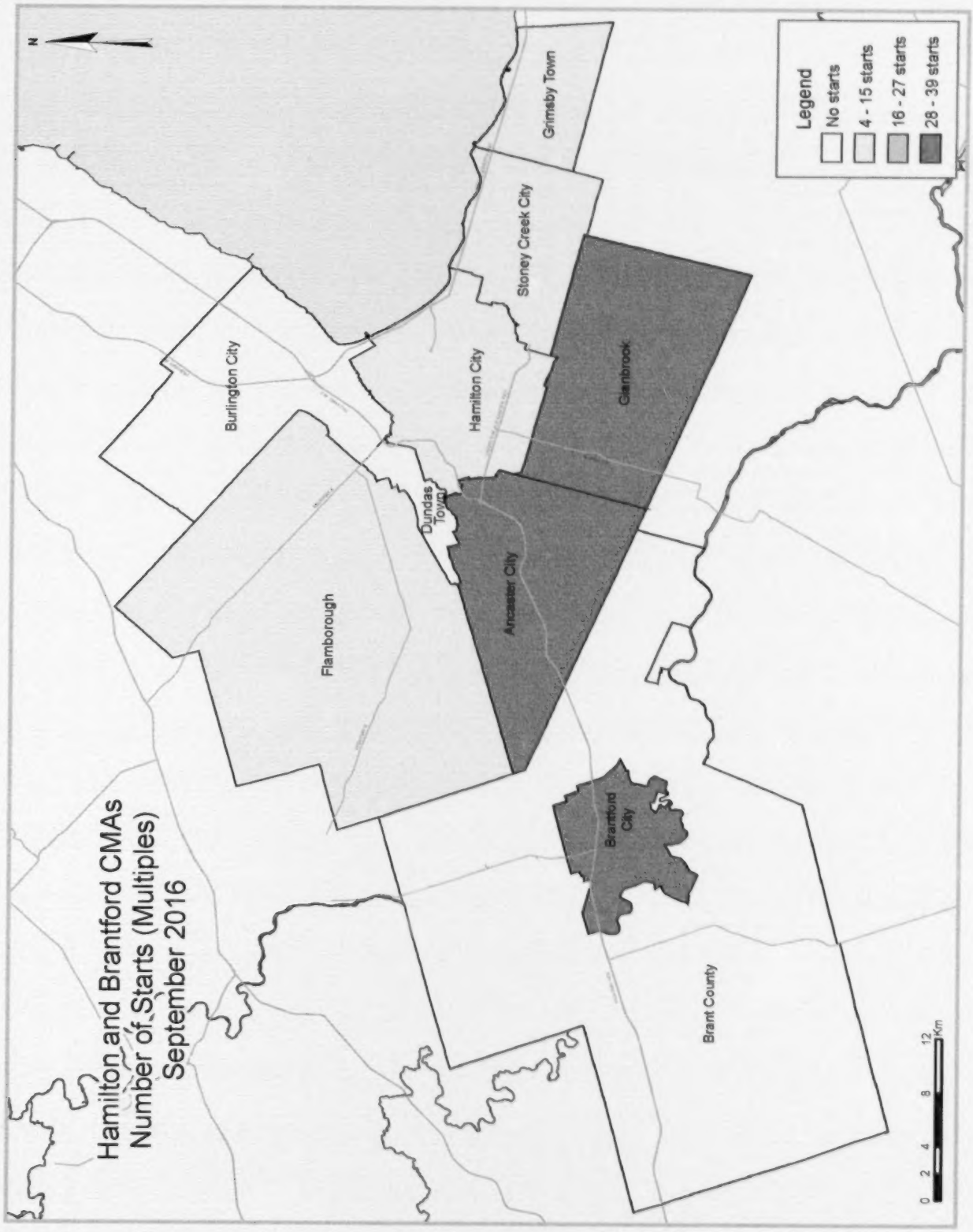
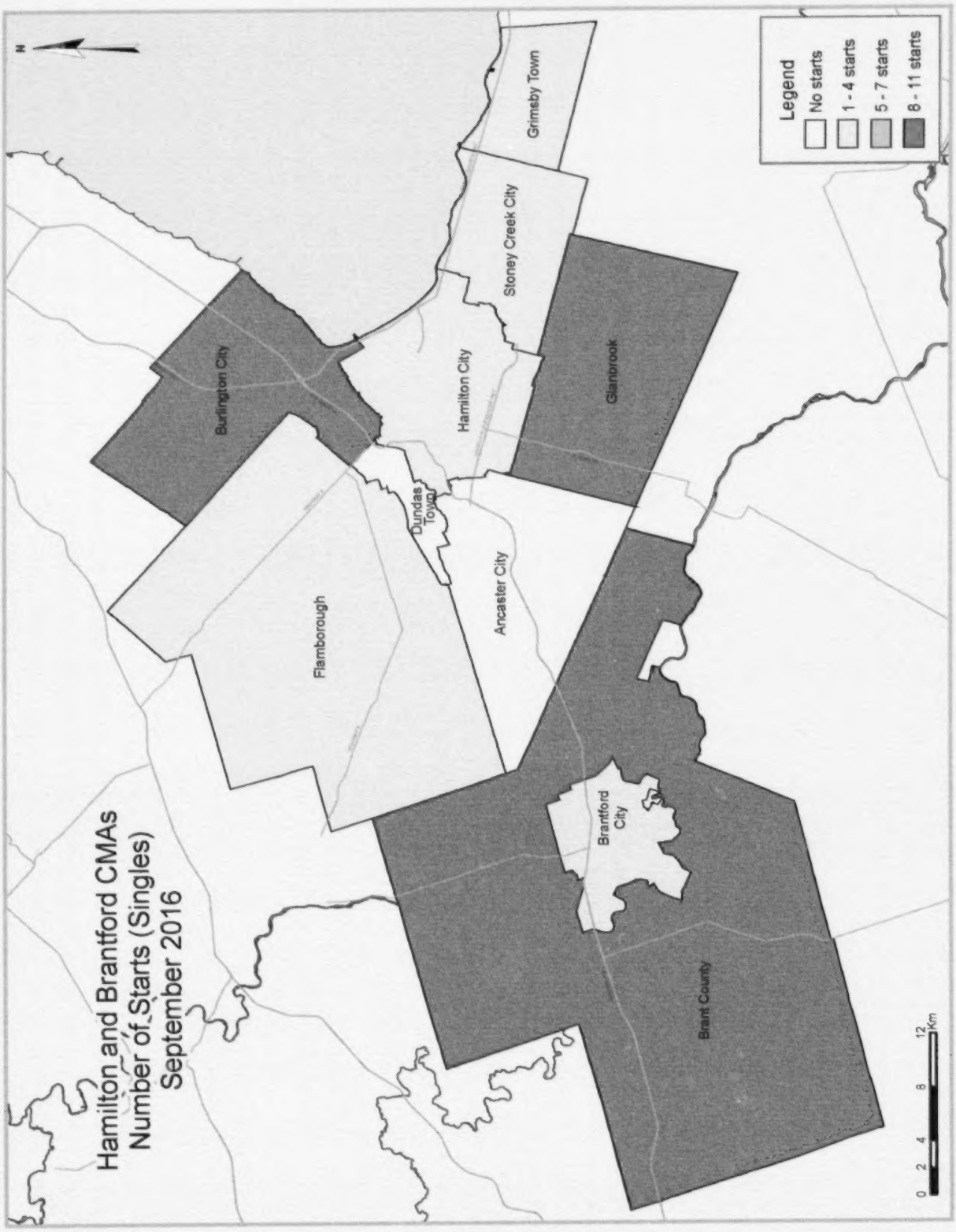
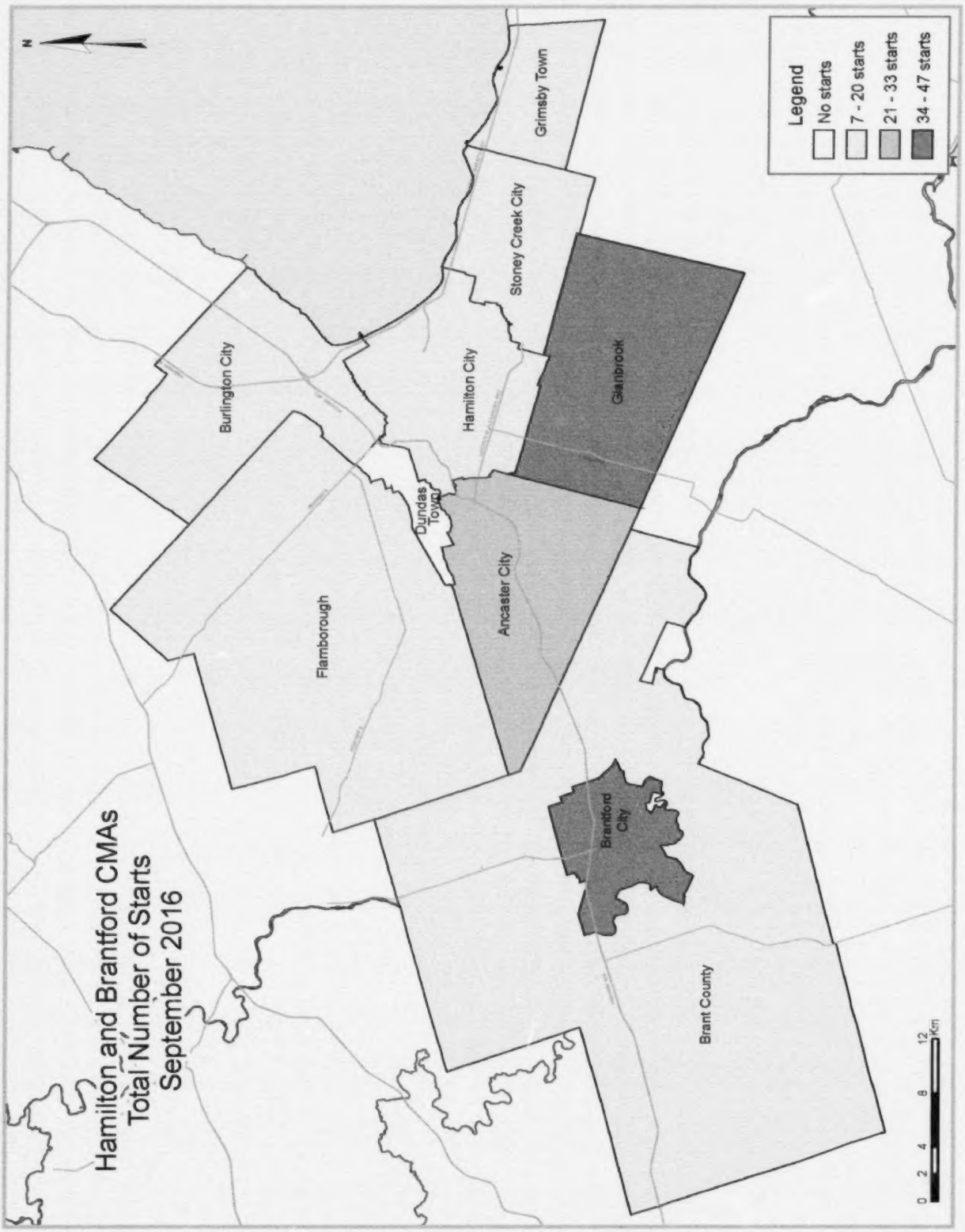
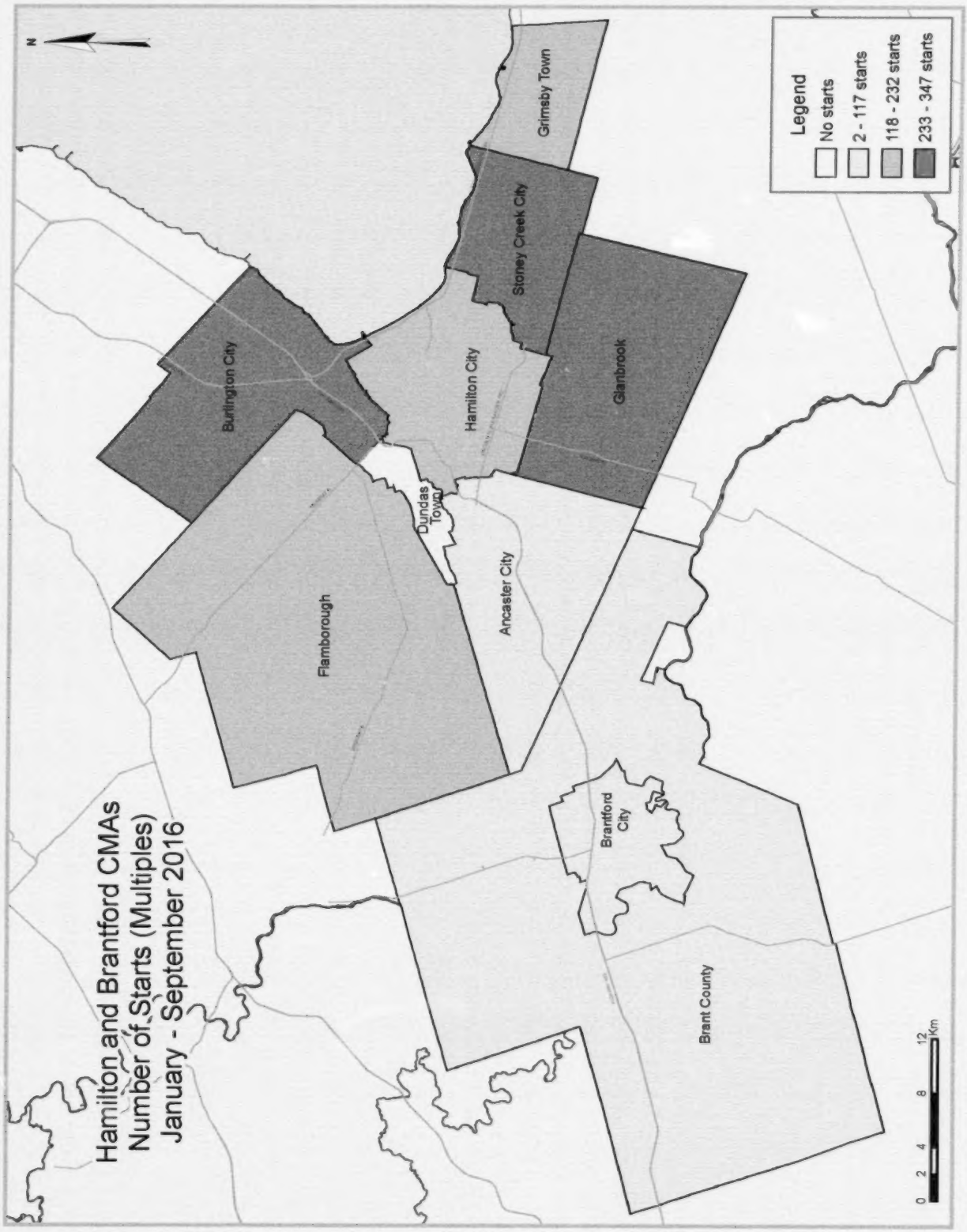
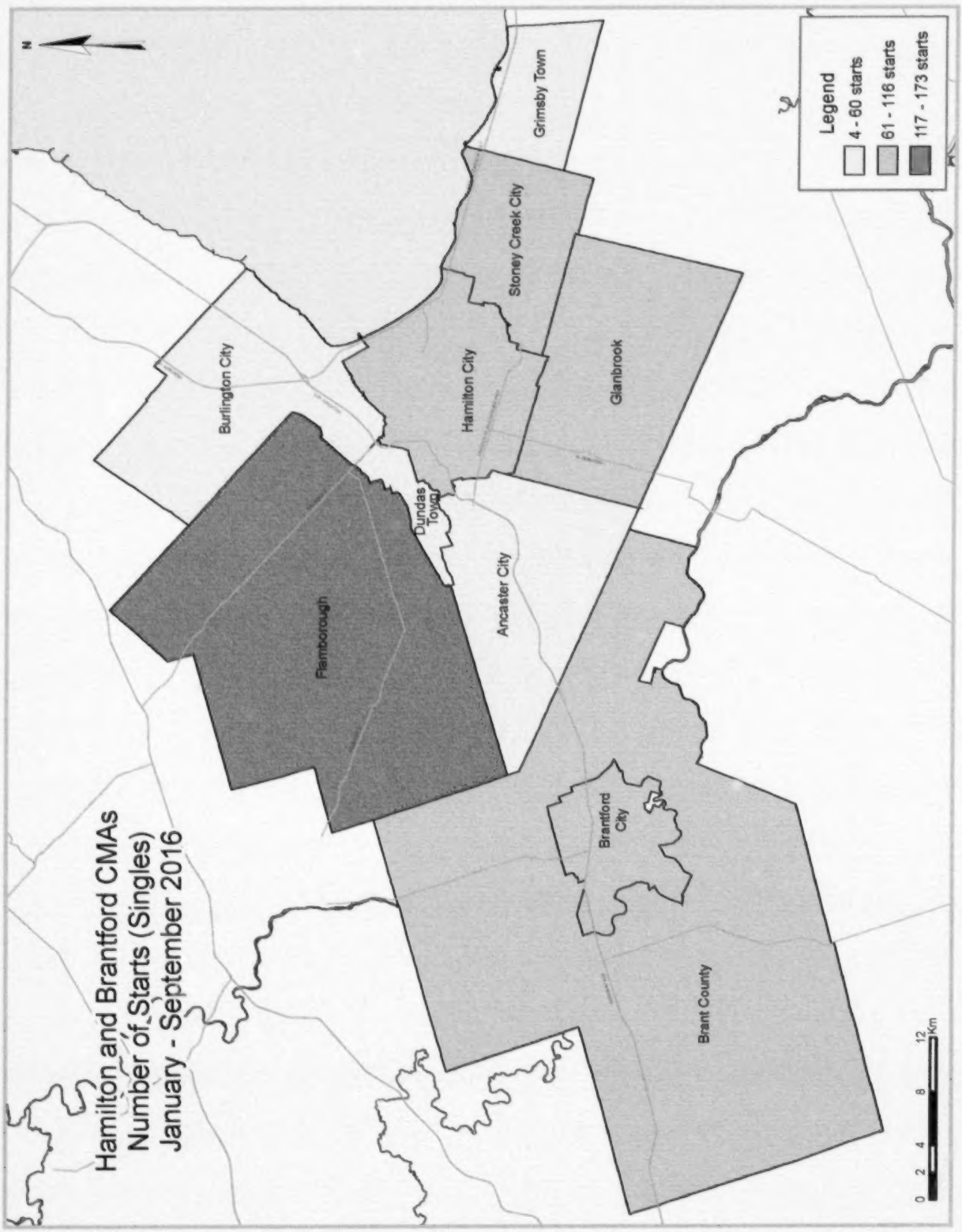
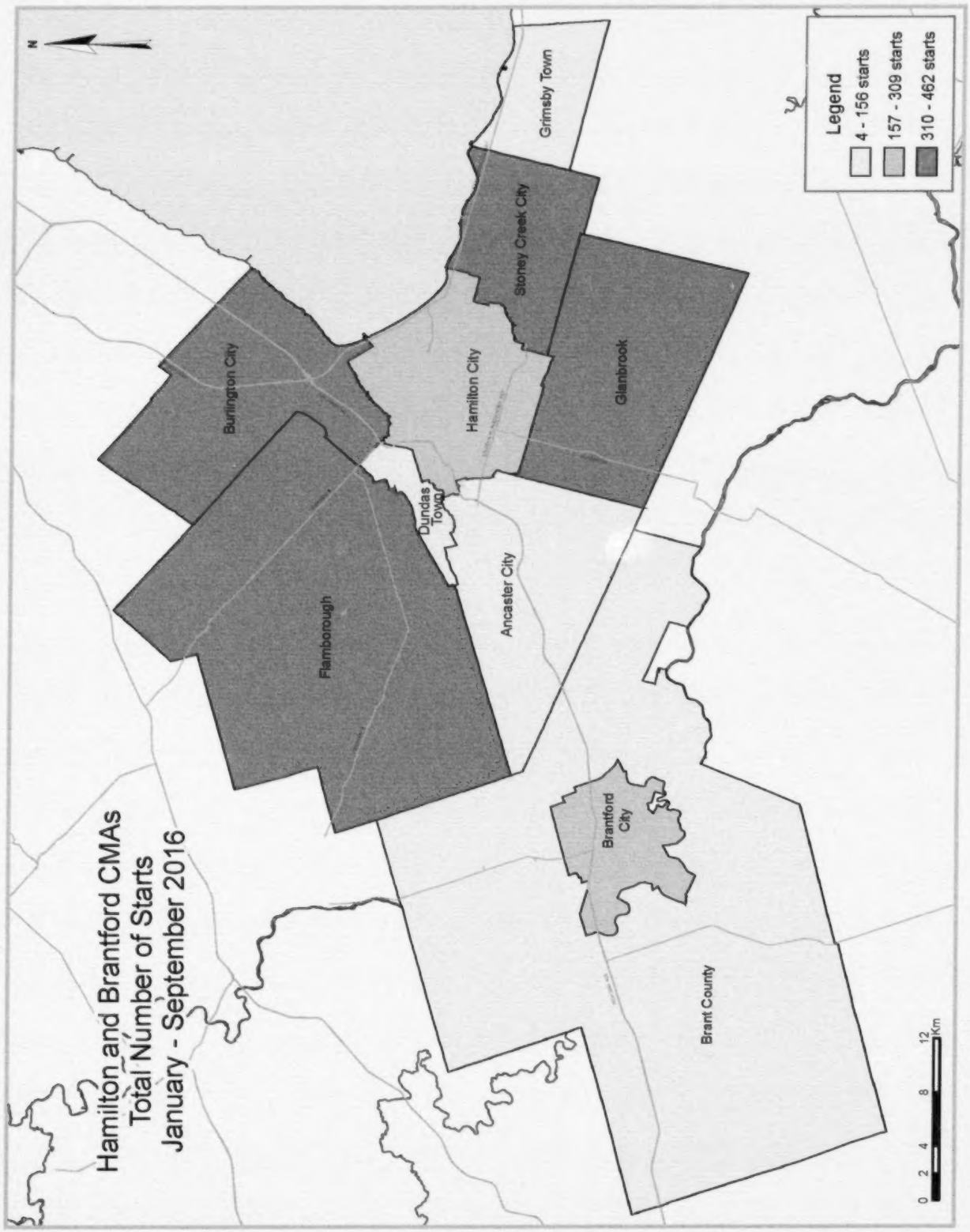

Hamilton and Brantford CMAs
Number of Starts (Multiples)
September 2016
N
Legend
No starts
4 - 15 starts
16 - 27 starts
28 - 39 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
September 2016
N
Legend
No starts
1 - 4 starts
5 - 7 starts
8 - 11 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
September 2016
N
Legend
No starts
7 - 20 starts
21 - 33 starts
34 - 47 starts
Grimsby Town
Stoney Creek City
Hamilton City
Burlington City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - September 2016
N
Legend
No starts
2 - 117 starts
118 - 232 starts
233 - 347 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - September 2016
N
Legend
4 - 60 starts
61 - 116 starts
117 - 173 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - September 2016
N
Legend
4 - 156 starts
157 - 309 starts
310 - 462 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Flamborough
Dundas Town
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) September 2016		
Hamilton CMA[1]	August 2016	September 2016
Trend[2]	3,064	2,662
SAAR	2,140	1,629
	September 2015	September 2016
Actual		
September - Single-Detached	119	33
September - Multiples	49	106
September - Total	168	139
January to September - Single-Detached	894	552
January to September - Multiples	442	1,513
January to September - Total	1,336	2,065

Table 1b: Housing Starts (SAAR and Trend) September 2016		
Brantford CMA[1]	August 2016	September 2016
Trend[2]	382	409
SAAR	247	633
	September 2015	September 2016
Actual		
September - Single-Detached	42	12
September - Multiples	18	39
September - Total	60	51
January to September - Single-Detached	223	180
January to September - Multiples	308	85
January to September - Total	531	265

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2016	33	0	102	0	4	0	0	0	139
September 2015	119	8	30	0	0	11	0	0	168
% Change	-72.3	-100.0	**	n/a	n/a	-100.0	n/a	n/a	-17.3
Year-to-date 2016	552	110	749	0	4	422	0	228	2,065
Year-to-date 2015	892	18	280	2	44	98	2	0	1,336
% Change	-38.1	**	167.5	-100.0	-90.9	**	-100.0	n/a	54.6
UNDER CONSTRUCTION									
September 2016	514	70	735	3	23	996	120	275	2,736
September 2015	737	16	309	1	57	305	146	279	1,850
% Change	-30.3	**	137.9	200.0	-59.6	**	-17.8	-1.4	47.9
COMPLETIONS									
September 2016	69	10	67	1	0	0	0	0	147
September 2015	135	2	80	1	5	0	0	0	223
% Change	-48.9	**	-16.3	0.0	-100.0	n/a	n/a	n/a	-34.1
Year-to-date 2016	634	58	395	1	10	22	14	246	1,380
Year-to-date 2015	822	102	581	5	195	301	38	160	2,204
% Change	-22.9	-43.1	-32.0	-80.0	-94.9	-92.7	-63.2	53.8	-37.4
COMPLETED & NOT ABSORBED									
September 2016	64	30	183	0	17	3	n/a	n/a	297
September 2015	84	1	112	0	55	73	n/a	n/a	325
% Change	-23.8	**	63.4	n/a	-69.1	-95.9	n/a	n/a	-8.6
ABSORBED									
September 2016	79	6	30	1	0	0	n/a	n/a	116
September 2015	128	1	65	1	0	0	n/a	n/a	195
% Change	-38.3	**	-53.8	0.0	n/a	n/a	n/a	n/a	-40.5
Year-to-date 2016	679	29	349	2	29	22	n/a	n/a	1,110
Year-to-date 2015	801	102	480	7	145	231	n/a	n/a	1,766
% Change	-15.2	-71.6	-27.3	-71.4	-80.0	-90.5	n/a	n/a	-37.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
September 2016	12	0	39	0	0	0	0	0	51
September 2015	42	2	16	0	0	0	0	0	60
% Change	-71.4	-100.0	143.8	n/a	n/a	n/a	n/a	n/a	-15.0
Year-to-date 2016	180	10	57	0	6	12	0	0	265
Year-to-date 2015	222	12	131	1	12	0	0	153	531
% Change	-18.9	-16.7	-56.5	-100.0	-50.0	n/a	n/a	-100.0	-50.1
UNDER CONSTRUCTION									
September 2016	140	12	90	0	25	164	8	0	439
September 2015	137	14	94	0	24	0	8	153	430
% Change	2.2	-14.3	-4.3	n/a	4.2	n/a	0.0	-100.0	2.1
COMPLETIONS									
September 2016	24	2	12	0	0	0	0	0	38
September 2015	22	0	6	0	0	0	0	54	82
% Change	9.1	n/a	100.0	n/a	n/a	n/a	n/a	-100.0	-53.7
Year-to-date 2016	153	10	107	0	12	0	0	0	282
Year-to-date 2015	229	2	38	6	30	0	3	58	366
% Change	-33.2	**	181.6	-100.0	-60.0	n/a	-100.0	-100.0	-23.0
COMPLETED & NOT ABSORBED									
September 2016	19	8	6	0	4	0	n/a	n/a	37
September 2015	21	2	5	0	10	0	n/a	n/a	38
% Change	-9.5	**	20.0	n/a	-60.0	n/a	n/a	n/a	-2.6
ABSORBED									
September 2016	19	2	14	0	2	0	n/a	n/a	37
September 2015	23	0	7	0	0	0	n/a	n/a	30
% Change	-17.4	n/a	100.0	n/a	n/a	n/a	n/a	n/a	23.3
Year-to-date 2016	169	8	110	0	18	0	n/a	n/a	305
Year-to-date 2015	234	0	33	7	30	0	n/a	n/a	304
% Change	-27.8	n/a	**	-100.0	-40.0	n/a	n/a	n/a	0.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
September 2016	20	0	102	0	0	0	0	0	122
September 2015	85	8	30	0	0	11	0	0	134
Former Hamilton City									
September 2016	4	0	15	0	0	0	0	0	19
September 2015	12	6	0	0	0	11	0	0	29
Stoney Creek City									
September 2016	4	0	13	0	0	0	0	0	17
September 2015	5	0	10	0	0	0	0	0	15
Ancaster City									
September 2016	0	0	32	0	0	0	0	0	32
September 2015	5	0	20	0	0	0	0	0	25
Dundas Town									
September 2016	0	0	0	0	0	0	0	0	0
September 2015	1	0	0	0	0	0	0	0	1
Flamborough									
September 2016	3	0	4	0	0	0	0	0	7
September 2015	5	0	0	0	0	0	0	0	5
Glanbrook									
September 2016	9	0	38	0	0	0	0	0	47
September 2015	57	2	0	0	0	0	0	0	59
City of Burlington									
September 2016	10	0	0	0	0	0	0	0	10
September 2015	19	0	0	0	0	0	0	0	19
Grimsby									
September 2016	3	0	0	0	4	0	0	0	7
September 2015	15	0	0	0	0	0	0	0	15
Hamilton CMA									
September 2016	33	0	102	0	4	0	0	0	139
September 2015	119	8	30	0	0	11	0	0	168
Brant County									
September 2016	11	0	0	0	0	0	0	0	11
September 2015	12	2	4	0	0	0	0	0	18
Brantford City									
September 2016	1	0	39	0	0	0	0	0	40
September 2015	30	0	12	0	0	0	0	0	42
Brantford CMA									
September 2016	12	0	39	0	0	0	0	0	51
September 2015	42	2	16	0	0	0	0	0	60

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
September 2016	437	68	640	0	6	191	120	275	1,737
September 2015	619	12	278	0	18	172	146	120	1,365
Former Hamilton City									
September 2016	72	8	61	0	0	191	120	147	599
September 2015	121	8	31	0	0	172	132	120	584
Stoney Creek City									
September 2016	108	60	80	0	6	0	0	128	382
September 2015	137	0	115	0	11	0	14	0	277
Ancaster City									
September 2016	32	0	112	0	0	0	0	0	144
September 2015	53	0	36	0	0	0	0	0	89
Dundas Town									
September 2016	4	0	0	0	0	0	0	0	4
September 2015	3	2	0	0	0	0	0	0	5
Flamborough									
September 2016	144	0	137	0	0	0	0	0	281
September 2015	19	0	37	0	0	0	0	0	56
Glanbrook									
September 2016	77	0	250	0	0	0	0	0	327
September 2015	286	2	59	0	7	0	0	0	354
City of Burlington									
September 2016	66	0	12	3	13	685	0	0	779
September 2015	80	4	31	0	39	133	0	155	442
Grimsby									
September 2016	11	2	83	0	4	120	0	0	220
September 2015	38	0	0	1	0	0	0	4	43
Hamilton CMA									
September 2016	514	70	735	3	23	996	120	275	2,736
September 2015	737	16	309	1	57	305	146	279	1,850
Brant County									
September 2016	61	6	18	0	0	0	8	0	93
September 2015	49	12	26	0	0	0	8	0	95
Brantford City									
September 2016	79	6	72	0	25	164	0	0	346
September 2015	88	2	68	0	24	0	0	153	335
Brantford CMA									
September 2016	140	12	90	0	25	164	8	0	439
September 2015	137	14	94	0	24	0	8	153	430

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
September 2016	56	10	67	0	0	0	0	0	133
September 2015	107	0	80	0	5	0	0	0	192
Former Hamilton City									
September 2016	12	0	34	0	0	0	0	0	46
September 2015	22	0	0	0	0	0	0	0	22
Stoney Creek City									
September 2016	5	10	0	0	0	0	0	0	15
September 2015	40	0	61	0	5	0	0	0	106
Ancaster City									
September 2016	7	0	0	0	0	0	0	0	7
September 2015	4	0	0	0	0	0	0	0	4
Dundas Town									
September 2016	0	0	0	0	0	0	0	0	0
September 2015	0	0	0	0	0	0	0	0	0
Flamborough									
September 2016	9	0	10	0	0	0	0	0	19
September 2015	1	0	19	0	0	0	0	0	20
Glanbrook									
September 2016	23	0	23	0	0	0	0	0	46
September 2015	40	0	0	0	0	0	0	0	40
City of Burlington									
September 2016	9	0	0	1	0	0	0	0	10
September 2015	28	2	0	0	0	0	0	0	30
Grimsby									
September 2016	4	0	0	0	0	0	0	0	4
September 2015	0	0	0	1	0	0	0	0	1
Hamilton CMA									
September 2016	69	10	67	1	0	0	0	0	147
September 2015	135	2	80	1	5	0	0	0	223
Brant County									
September 2016	10	2	12	0	0	0	0	0	24
September 2015	10	0	0	0	0	0	0	0	10
Brantford City									
September 2016	14	0	0	0	0	0	0	0	14
September 2015	12	0	6	0	0	0	0	54	72
Brantford CMA									
September 2016	24	2	12	0	0	0	0	0	38
September 2015	22	0	6	0	0	0	0	54	82

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
September 2016	60	29	161	0	17	3	n/a	n/a	270
September 2015	72	0	87	0	55	15	n/a	n/a	229
Former Hamilton City									
September 2016	6	0	34	0	0	0	n/a	n/a	40
September 2015	8	0	2	0	0	12	n/a	n/a	22
Stoney Creek City									
September 2016	20	29	34	0	15	0	n/a	n/a	98
September 2015	28	0	66	0	38	0	n/a	n/a	132
Ancaster City									
September 2016	7	0	0	0	0	0	n/a	n/a	7
September 2015	12	0	0	0	0	0	n/a	n/a	12
Dundas Town									
September 2016	0	0	0	0	0	0	n/a	n/a	0
September 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2016	6	0	24	0	0	3	n/a	n/a	33
September 2015	1	0	0	0	0	3	n/a	n/a	4
Glanbrook									
September 2016	21	0	69	0	2	0	n/a	n/a	92
September 2015	23	0	19	0	17	0	n/a	n/a	59
City of Burlington									
September 2016	0	1	0	0	0	0	n/a	n/a	1
September 2015	10	1	0	0	0	58	n/a	n/a	69
Grimsby									
September 2016	4	0	22	0	0	0	n/a	n/a	26
September 2015	2	0	25	0	0	0	n/a	n/a	27
Hamilton CMA									
September 2016	64	30	183	0	17	3	n/a	n/a	297
September 2015	84	1	112	0	55	73	n/a	n/a	325
Brant County									
September 2016	5	6	1	0	0	0	n/a	n/a	12
September 2015	4	0	0	0	1	0	n/a	n/a	5
Brantford City									
September 2016	14	2	5	0	4	0	n/a	n/a	25
September 2015	17	2	5	0	9	0	n/a	n/a	33
Brantford CMA									
September 2016	19	8	6	0	4	0	n/a	n/a	37
September 2015	21	2	5	0	10	0	n/a	n/a	38

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
September 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
September 2016	64	6	30	0	0	0	n/a	n/a	100
September 2015	97	0	62	0	0	0	n/a	n/a	159
Former Hamilton City									
September 2016	14	0	7	0	0	0	n/a	n/a	21
September 2015	17	0	0	0	0	0	n/a	n/a	17
Stoney Creek City									
September 2016	6	6	4	0	0	0	n/a	n/a	16
September 2015	38	0	23	0	0	0	n/a	n/a	61
Ancaster City									
September 2016	7	0	9	0	0	0	n/a	n/a	16
September 2015	2	0	3	0	0	0	n/a	n/a	5
Dundas Town									
September 2016	0	0	0	0	0	0	n/a	n/a	0
September 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
September 2016	9	0	0	0	0	0	n/a	n/a	9
September 2015	1	0	19	0	0	0	n/a	n/a	20
Glanbrook									
September 2016	28	0	10	0	0	0	n/a	n/a	38
September 2015	39	0	17	0	0	0	n/a	n/a	56
City of Burlington									
September 2016	9	0	0	1	0	0	n/a	n/a	10
September 2015	30	1	3	0	0	0	n/a	n/a	34
Grimsby									
September 2016	6	0	0	0	0	0	n/a	n/a	6
September 2015	1	0	0	1	0	0	n/a	n/a	2
Hamilton CMA									
September 2016	79	6	30	1	0	0	n/a	n/a	116
September 2015	128	1	65	1	0	0	n/a	n/a	195
Brant County									
September 2016	10	0	11	0	1	0	n/a	n/a	22
September 2015	12	0	0	0	0	0	n/a	n/a	12
Brantford City									
September 2016	9	2	3	0	1	0	n/a	n/a	15
September 2015	11	0	7	0	0	0	n/a	n/a	18
Brantford CMA									
September 2016	19	2	14	0	2	0	n/a	n/a	37
September 2015	23	0	7	0	0	0	n/a	n/a	30

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	% Change
Hamilton CMA	33	119	0	8	106	30	0	11	139	168	-17.3
City of Hamilton	20	85	0	8	102	30	0	11	122	134	-9.0
Former Hamilton City	4	12	0	6	15	0	0	11	19	29	-34.5
Stoney Creek City	4	5	0	0	13	10	0	0	17	15	13.3
Ancaster City	0	5	0	0	32	20	0	0	32	25	28.0
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	3	5	0	0	4	0	0	0	7	5	40.0
Glanbrook	9	57	0	2	38	0	0	0	47	59	-20.3
City of Burlington	10	19	0	0	0	0	0	0	10	19	-47.4
Grimsby	3	15	0	0	4	0	0	0	7	15	-53.3
Brantford CMA	12	42	0	2	39	16	0	0	51	60	-15.0
Brant County	11	12	0	2	0	4	0	0	11	18	-38.9
Brantford City	1	30	0	0	39	12	0	0	40	42	-4.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	552	894	110	20	753	324	650	98	2,065	1,336	54.6
City of Hamilton	503	798	110	16	749	281	228	11	1,590	1,106	43.8
Former Hamilton City	74	163	8	10	87	31	100	11	269	215	25.1
Stoney Creek City	115	207	102	2	117	151	128	0	462	360	28.3
Ancaster City	37	63	0	0	112	36	0	0	149	99	50.5
Dundas Town	4	3	0	2	0	0	0	0	4	5	-20.0
Flamborough	173	26	0	0	147	31	0	0	320	57	**
Glanbrook	100	336	0	2	286	32	0	0	386	370	4.3
City of Burlington	38	56	0	4	0	43	302	87	340	190	78.9
Grimsby	11	40	0	0	4	0	120	0	135	40	**
Brantford CMA	180	223	10	12	63	143	12	153	265	531	-50.1
Brant County	89	62	2	10	0	52	0	0	91	124	-26.6
Brantford City	91	161	8	2	63	91	12	153	174	407	-57.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015
Hamilton CMA	106	30	0	0	0	11	0	0
City of Hamilton	102	30	0	0	0	11	0	0
Former Hamilton City	15	0	0	0	0	11	0	0
Stoney Creek City	13	10	0	0	0	0	0	0
Ancaster City	32	20	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	4	0	0	0	0	0	0	0
Glanbrook	38	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	4	0	0	0	0	0	0	0
Brantford CMA	39	16	0	0	0	0	0	0
Brant County	0	4	0	0	0	0	0	0
Brantford City	39	12	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	753	324	0	0	422	98	228	0
City of Hamilton	749	281	0	0	0	11	228	0
Former Hamilton City	87	31	0	0	0	11	100	0
Stoney Creek City	117	151	0	0	0	0	128	0
Ancaster City	112	36	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	147	31	0	0	0	0	0	0
Glanbrook	286	32	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	87	0	0
Grimsby	4	0	0	0	120	0	0	0
Brantford CMA	63	143	0	0	12	0	0	153
Brant County	0	52	0	0	0	0	0	0
Brantford City	63	91	0	0	12	0	0	153

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market September 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015
Hamilton CMA	135	157	4	11	0	0	139	168
City of Hamilton	122	123	0	11	0	0	122	134
Former Hamilton City	19	18	0	11	0	0	19	29
Stoney Creek City	17	15	0	0	0	0	17	15
Ancaster City	32	25	0	0	0	0	32	25
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	7	5	0	0	0	0	7	5
Glanbrook	47	59	0	0	0	0	47	59
City of Burlington	10	19	0	0	0	0	10	19
Grimsby	3	15	4	0	0	0	7	15
Brantford CMA	51	60	0	0	0	0	51	60
Brant County	11	18	0	0	0	0	11	18
Brantford City	40	42	0	0	0	0	40	42

Table 2.5: Starts by Submarket and by Intended Market January - September 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,411	1,190	426	144	228	2	2,065	1,336
City of Hamilton	1,362	1,074	0	30	228	2	1,590	1,106
Former Hamilton City	169	202	0	11	100	2	269	215
Stoney Creek City	334	341	0	19	128	0	462	360
Ancaster City	149	99	0	0	0	0	149	99
Dundas Town	4	5	0	0	0	0	4	5
Flamborough	320	57	0	0	0	0	320	57
Glanbrook	386	370	0	0	0	0	386	370
City of Burlington	38	78	302	112	0	0	340	190
Grimsby	11	38	124	2	0	0	135	40
Brantford CMA	247	365	18	13	0	153	265	531
Brant County	91	123	0	1	0	0	91	124
Brantford City	156	242	18	12	0	153	174	407

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	% Change
Hamilton CMA	70	136	10	2	67	85	0	0	147	223	-34.1
City of Hamilton	56	107	10	0	67	85	0	0	133	192	-30.7
Former Hamilton City	12	22	0	0	34	0	0	0	46	22	109.1
Stoney Creek City	5	40	10	0	0	66	0	0	15	106	-85.8
Ancaster City	7	4	0	0	0	0	0	0	7	4	75.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	9	1	0	0	10	19	0	0	19	20	-5.0
Glanbrook	23	40	0	0	23	0	0	0	46	40	15.0
City of Burlington	10	28	0	2	0	0	0	0	10	30	-66.7
Grimsby	4	1	0	0	0	0	0	0	4	1	**
Brantford CMA	24	22	2	0	12	6	0	54	38	82	-53.7
Brant County	10	10	2	0	12	0	0	0	24	10	140.0
Brantford City	14	12	0	0	0	6	0	54	14	72	-80.6

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	635	827	58	104	419	812	268	461	1,380	2,204	-37.4
City of Hamilton	559	666	54	102	409	587	91	225	1,113	1,580	-29.6
Former Hamilton City	82	137	8	56	61	66	91	121	242	380	-36.3
Stoney Creek City	72	232	42	42	124	256	0	65	238	595	-60.0
Ancaster City	51	81	0	0	40	42	0	39	91	162	-43.8
Dundas Town	5	3	2	0	0	0	0	0	7	3	133.3
Flamborough	42	89	0	4	31	82	0	0	73	175	-58.3
Glanbrook	307	124	2	0	153	141	0	0	462	265	74.3
City of Burlington	43	84	4	2	10	69	177	203	234	358	-34.6
Grimsby	33	77	0	0	0	156	0	33	33	266	-87.6
Brantford CMA	153	235	10	2	119	71	0	58	282	366	-23.0
Brant County	71	69	8	0	23	20	0	0	102	89	14.6
Brantford City	82	166	2	2	96	51	0	58	180	277	-35.0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015
Hamilton CMA	67	85	0	0	0	0	0	0
City of Hamilton	67	85	0	0	0	0	0	0
Former Hamilton City	34	0	0	0	0	0	0	0
Stoney Creek City	0	66	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	10	19	0	0	0	0	0	0
Glanbrook	23	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	12	6	0	0	0	0	0	54
Brant County	12	0	0	0	0	0	0	0
Brantford City	0	6	0	0	0	0	0	54

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	405	776	14	36	22	301	246	160
City of Hamilton	395	551	14	36	0	213	91	12
Former Hamilton City	61	30	0	36	0	119	91	2
Stoney Creek City	110	256	14	0	0	55	0	10
Ancaster City	40	42	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	31	82	0	0	0	0	0	0
Glanbrook	153	141	0	0	0	0	0	0
City of Burlington	10	69	0	0	22	88	155	115
Grimsby	0	156	0	0	0	0	0	33
Brantford CMA	119	68	0	3	0	0	0	58
Brant County	23	20	0	0	0	0	0	0
Brantford City	96	48	0	3	0	0	0	58

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market September 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015	Sept 2016	Sept 2015
Hamilton CMA	146	217	1	6	0	0	147	223
City of Hamilton	133	187	0	5	0	0	133	192
Former Hamilton City	46	22	0	0	0	0	46	22
Stoney Creek City	15	101	0	5	0	0	15	106
Ancaster City	7	4	0	0	0	0	7	4
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	19	20	0	0	0	0	19	20
Glanbrook	46	40	0	0	0	0	46	40
City of Burlington	9	30	1	0	0	0	10	30
Grimsby	4	0	0	1	0	0	4	1
Brantford CMA	38	28	0	0	0	54	38	82
Brant County	24	10	0	0	0	0	24	10
Brantford City	14	18	0	0	0	54	14	72

Table 3.5: Completions by Submarket and by Intended Market January - September 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,087	1,505	33	501	260	198	1,380	2,204
City of Hamilton	1,008	1,181	0	349	105	50	1,113	1,580
Former Hamilton City	151	207	0	133	91	40	242	380
Stoney Creek City	224	468	0	117	14	10	238	595
Ancaster City	91	123	0	39	0	0	91	162
Dundas Town	7	3	0	0	0	0	7	3
Flamborough	73	172	0	3	0	0	73	175
Glanbrook	462	208	0	57	0	0	462	265
City of Burlington	46	115	33	128	155	115	234	358
Grimsby	33	209	0	24	0	33	33	266
Brantford CMA	270	269	12	36	0	61	282	366
Brant County	102	79	0	10	0	0	102	89
Brantford City	168	190	12	26	0	61	180	277

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
September 2016	9	14.1	17	26.6	4	6.3	18	28.1	16	25.0	64	470,000	473,865
September 2015	8	8.2	18	18.6	18	18.6	31	32.0	22	22.7	97	470,000	461,757
Year-to-date 2016	92	15.5	111	18.7	109	18.4	126	21.2	156	26.3	594	455,000	470,293
Year-to-date 2015	65	10.2	113	17.8	61	9.6	164	25.8	232	36.5	635	480,000	497,560
Former Hamilton City													
September 2016	3	21.4	0	0.0	1	7.1	8	57.1	2	14.3	14	-	478,925
September 2015	4	23.5	3	17.6	1	5.9	8	47.1	1	5.9	17	-	-
Year-to-date 2016	16	17.2	8	8.6	14	15.1	33	35.5	22	23.7	93	-	462,427
Year-to-date 2015	18	13.7	24	18.3	14	10.7	53	40.5	22	16.8	131	-	-
Stoney Creek City													
September 2016	0	0.0	1	16.7	0	0.0	2	33.3	3	50.0	6	-	-
September 2015	0	0.0	7	18.4	4	10.5	13	34.2	14	36.8	38	-	-
Year-to-date 2016	4	5.1	9	11.5	10	12.8	14	17.9	41	52.6	78	-	520,429
Year-to-date 2015	14	6.7	32	15.2	17	8.1	43	20.5	104	49.5	210	490,000	515,520
Ancaster City													
September 2016	1	14.3	0	0.0	0	0.0	0	0.0	6	85.7	7	-	-
September 2015	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
Year-to-date 2016	3	5.5	2	3.6	7	12.7	5	9.1	38	69.1	55	-	535,299
Year-to-date 2015	4	4.9	0	0.0	3	3.7	14	17.1	61	74.4	82	555,000	639,037
Dundas Town													
September 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
September 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	20.0	1	20.0	0	0.0	3	60.0	5	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Flamborough													
September 2016	4	44.4	4	44.4	1	11.1	0	0.0	0	0.0	9	-	-
September 2015	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
Year-to-date 2016	6	16.2	10	27.0	5	13.5	4	10.8	12	32.4	37	-	412,792
Year-to-date 2015	14	15.4	33	36.3	3	3.3	24	26.4	17	18.7	91	-	352,007
Glanbrook													
September 2016	1	3.6	12	42.9	2	7.1	8	28.6	5	17.9	28	-	-
September 2015	4	10.3	8	20.5	13	33.3	9	23.1	5	12.8	39	-	-
Year-to-date 2016	63	19.3	81	24.8	72	22.1	70	21.5	40	12.3	326	450,000	439,304
Year-to-date 2015	15	12.7	24	20.3	24	20.3	29	24.6	26	22.0	118	-	451,493
City of Burlington													
September 2016	0	0.0	0	0.0	0	0.0	0	0.0	10	100.0	10	-	1,512,900
September 2015	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	50	100.0	50	-	1,540,483
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	80	100.0	80	-	1,499,230
Grimsby													
September 2016	0	0.0	0	0.0	1	16.7	0	0.0	5	83.3	6	-	609,316
September 2015	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
Year-to-date 2016	1	2.8	3	8.3	3	8.3	7	19.4	22	61.1	36	-	588,099
Year-to-date 2015	9	10.2	22	25.0	21	23.9	17	19.3	19	21.6	88	-	440,289

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
September 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
September 2016	9	11.3	17	21.3	5	6.3	18	22.5	31	38.8	80	487,500	613,903
September 2015	8	6.2	18	14.0	18	14.0	33	25.6	52	40.3	129	490,000	621,931
Year-to-date 2016	93	13.7	114	16.8	112	16.5	133	19.6	228	33.5	680	470,000	543,529
Year-to-date 2015	74	9.2	135	16.8	82	10.2	181	22.5	331	41.2	803	490,000	569,578

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
September 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
September 2016	2	20.0	3	30.0	2	20.0	1	10.0	2	20.0	10	-	466,949
September 2015	2	16.7	0	0.0	1	8.3	2	16.7	7	58.3	12	537,500	550,000
Year-to-date 2016	9	11.7	15	19.5	12	15.6	9	11.7	32	41.6	77	-	495,589
Year-to-date 2015	9	11.8	6	7.9	10	13.2	9	11.8	42	55.3	76	550,000	531,905
Brantford City													
September 2016	1	11.1	2	22.2	0	0.0	0	0.0	6	66.7	9	-	505,749
September 2015	5	45.5	3	27.3	1	9.1	1	9.1	1	9.1	11	375,000	384,182
Year-to-date 2016	22	24.2	37	40.7	12	13.2	7	7.7	13	14.3	91	-	395,800
Year-to-date 2015	47	29.0	39	24.1	27	16.7	29	17.9	20	12.3	162	400,000	401,860
Brantford CMA													
September 2016	3	15.8	5	26.3	2	10.5	1	5.3	8	42.1	19	440,000	485,328
September 2015	7	30.4	3	13.0	2	8.7	3	13.0	8	34.8	23	425,000	470,696
Year-to-date 2016	31	18.5	52	31.0	24	14.3	16	9.5	45	26.8	168	400,000	440,279
Year-to-date 2015	56	23.5	45	18.9	37	15.5	38	16.0	62	26.1	238	425,000	443,389

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units September 2016						
Submarket	Sept 2016	Sept 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	613,903	621,931	-1.3	543,529	569,578	-4.6
City of Hamilton	473,865	461,757	2.6	470,293	497,560	-5.5
Former Hamilton City	478,925	-	n/a	462,427	-	n/a
Stoney Creek City	-	-	n/a	520,429	515,520	1.0
Ancaster City	-	-	n/a	535,299	639,037	-16.2
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	412,792	352,007	17.3
Glanbrook	-	-	n/a	439,304	451,493	-2.7
City of Burlington	1,512,900	-	n/a	1,540,483	1,499,230	2.8
Grimsby	609,316	-	n/a	588,099	440,289	33.6
Brantford CMA	485,328	470,696	3.1	440,279	443,389	-0.7
Brant County	466,949	550,000	-15.1	495,589	531,905	-6.8
Brantford City	505,749	384,182	31.6	395,800	401,860	-1.5

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

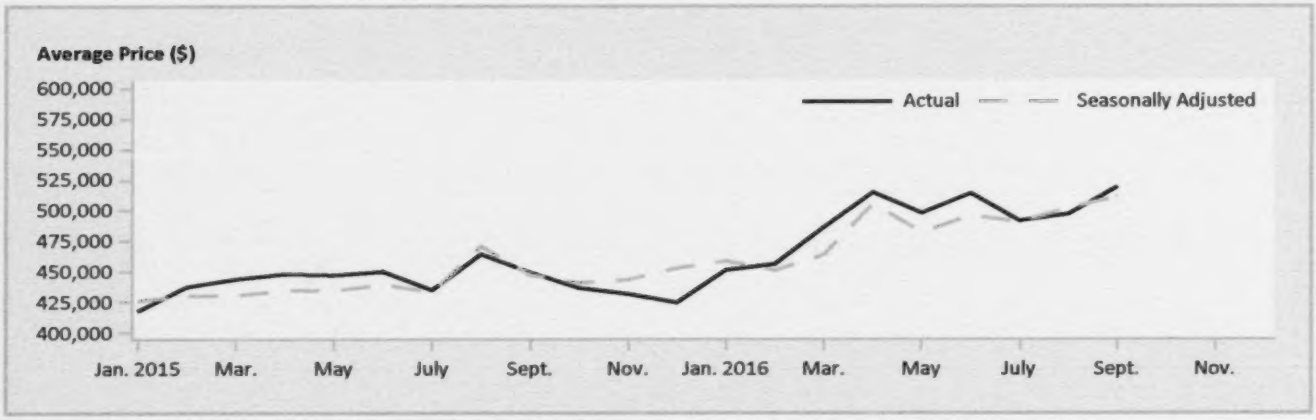


Figure 5.2a: MLS® Residential Sales for Hamilton

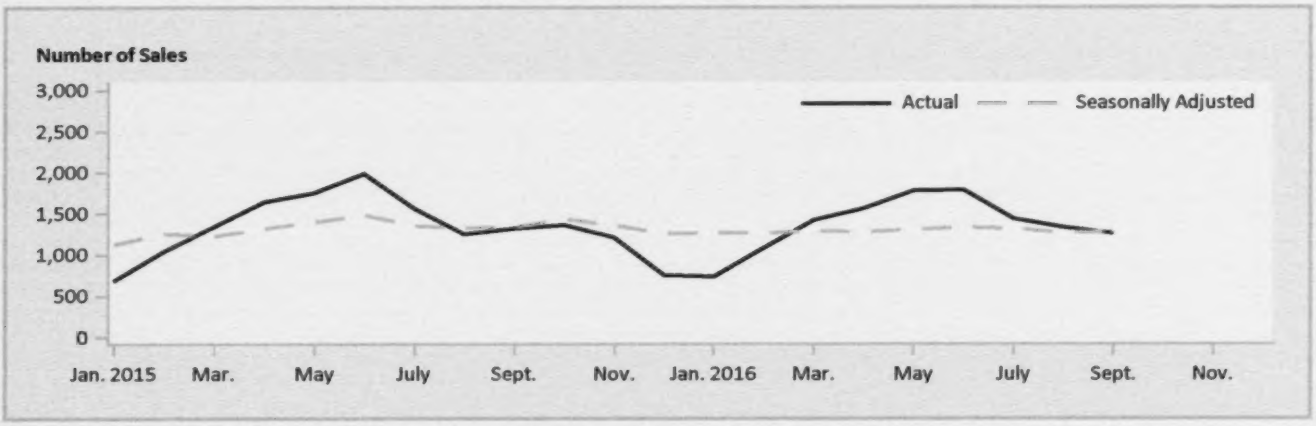
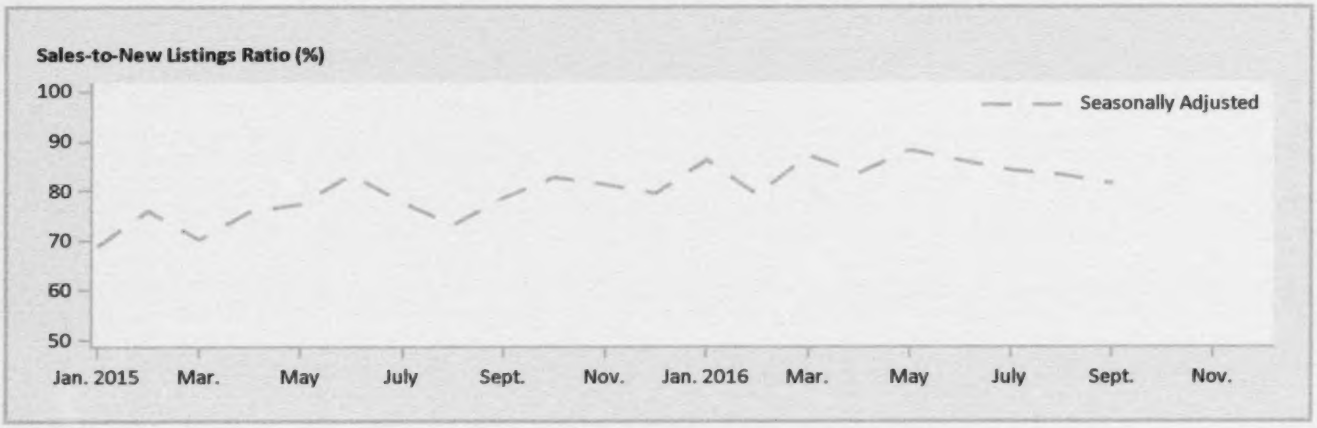


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

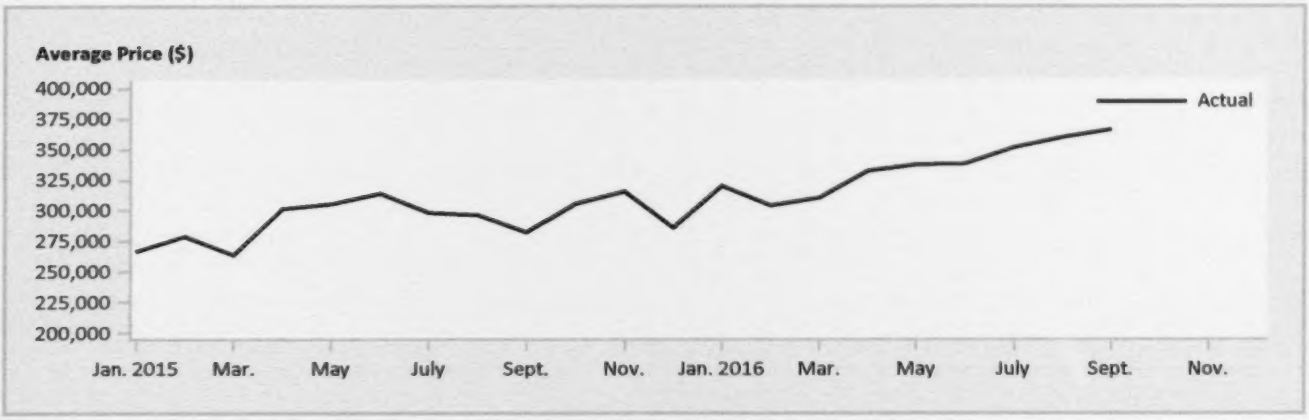


Figure 5.2b: MLS® Residential Sales for Brantford

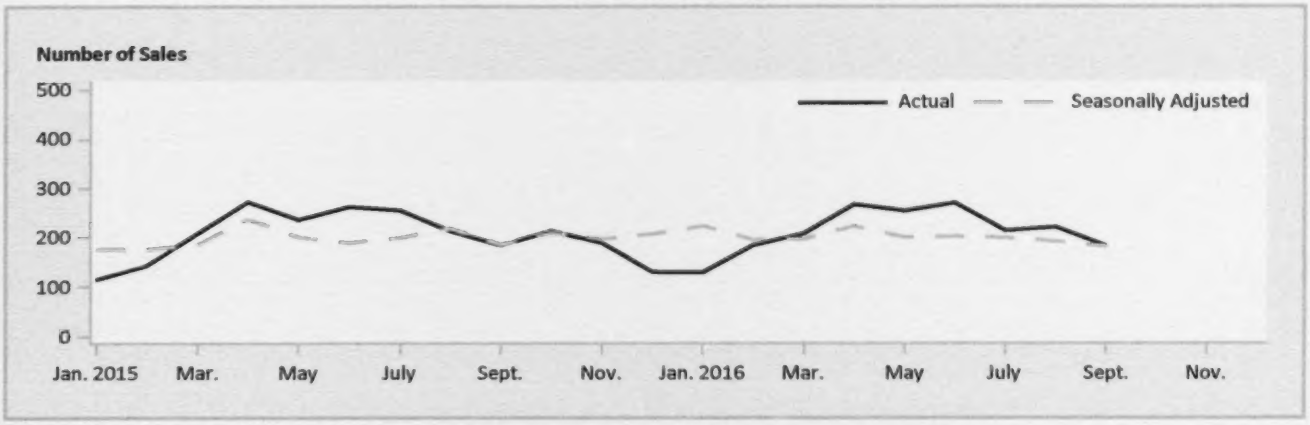
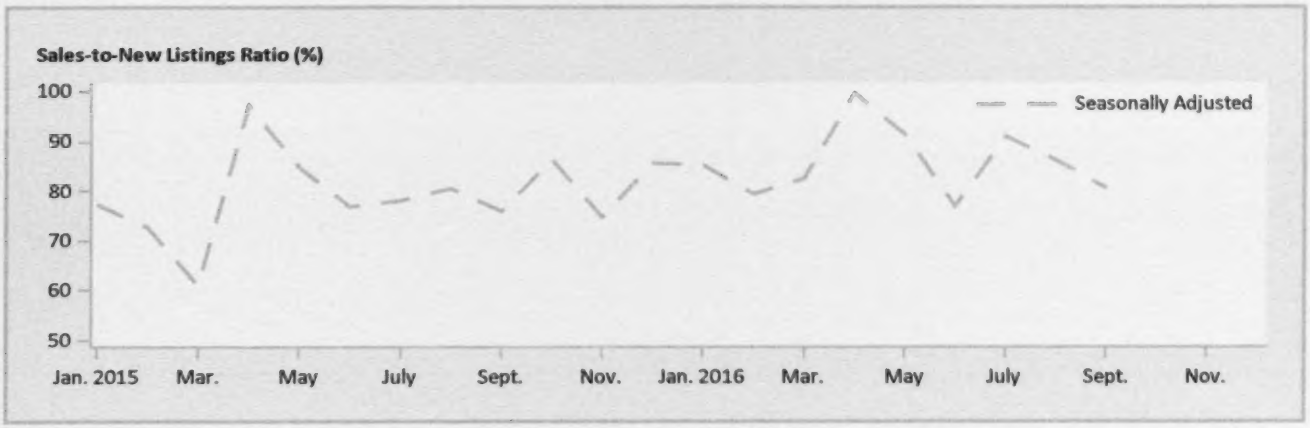


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
September 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74	118.3	130.3	378.8	6.1	62.1	946
	August	567	3.14	4.74	118.6	129.9	378.7	6.2	62.1	950
	September	561	3.14	4.64		130.1	381.9	6.4	62.6	954
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
September 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	128.4	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	129.0	129.9	69.3	6.1	65.3	870
	September	561	3.14	4.64		130.1	68.8	6.1	64.7	865
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side by side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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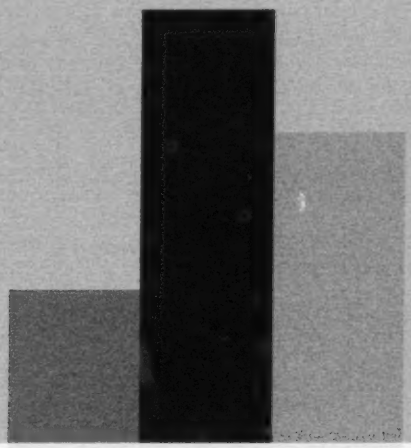

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